

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): JeRoyd Wiley Greene, III
Dawn Denise Greene

Case No: 14-33996-KRH

This plan, dated July 29, 2014, is:

- ☒ the *first* Chapter 13 plan filed in this case.
☐ a modified Plan, which replaces the
☒ confirmed or ☐ unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing. If no objections are timely filed, a confirmation hearing will NOT be held.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$595,190.00**
Total Non-Priority Unsecured Debt: **\$313,500.52**
Total Priority Debt: **\$62,799.72**
Total Secured Debt: **\$621,500.00**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$1,500.00 Monthly for 60 months**. Other payments to the Trustee are as follows: NONE. The total amount to be paid into the plan is \$ 90,000.00.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ 2,500.00 balance due of the total fee of \$ 3,000.00 concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

Creditor	Type of Priority	Estimated Claim	Payment and Term
Chesterfield County	Taxes and certain other debts	1,194.79	Prorata 48 months
Internal Revenue Service	Taxes and certain other debts	59,276.89	Prorata 48 months
Virginia Dept of Taxation	Taxes and certain other debts	2,328.04	Prorata 48 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

Creditor	Collateral	Purchase Date	Est Debt Bal.	Replacement Value
FoxCreek Owner's Assn	Primary Residence located at: 16112 Heathcliff Court, Moseley VA	2010	750.00	0.00
Homefurnishings	Sofa and Kitchen Table	07/07	4,306.00	500.00

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

Creditor	Collateral Description	Estimated Value	Estimated Total Claim
-NONE-			

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
Homefurnishings	Sofa and Kitchen Table	20.00	
Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).			

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
FoxCreek Owner's Assn	Primary Residence located at: 16112 Heathcliff Court, Moseley VA	750.00	0%	62.50 12 months
Homefurnishings	Sofa and Kitchen Table	500.00	4.25%	14.82 36 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 2 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

- A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Ocwen Loan Servicing	Primary Residence located at: 16112 Heathcliff Court, Moseley VA	2,921.00	8,500.00	0%	8 months	Prorata

- B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt& Est. Term**</u>
-NONE-				

6. Unexpired Leases and Executory Contracts. The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
-NONE-				

7. Liens Which Debtor(s) Seek to Avoid.

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
-NONE-			

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
National City Mortgage	Second Mortgage	Primary Residence located at: 16112 Heathcliff Court, Moseley VA	Balance due on first mortgage exceeds value of property

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

- 9. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

- 11. Other provisions of this plan:**
MOTION TO VALUE REAL PROPERTY PURSUANT TO 11 USC SECTION 506
Creditor: Saxon Mortgage, formerly Meritech Mortgage
Estimated Principal Balance Due: \$122,000.00
Description of Security: Second deed of trust on 16112 Heathcliff Court, Moseley VA.

The debtors hereby move to value their principal residence located at 16112 Heathcliff Court, Moseley VA at \$579,000.00 in accordance with 11 U.S.C. Sec. 506(a), F.R.B.P. 3012 and L.B.R. 3015-2. The debtor further asserts that since the balance due to the senior lien holder(s) exceeds the value of the collateral, Saxon Mortgage, formerly Meritech Mortgage's second deed of trust is wholly unsecured and is void under 11 U.S.C Sec. 506(a), (d). Failure to object to the Plan shall constitute acceptance by the creditor of debtor's valuation of the property. The order confirming the plan shall constitute a judicial determination of the property's value.

Signatures:

Dated: July 29, 2014

/s/ JeRoyd Wiley Greene, III
JeRoyd Wiley Greene, III
Debtor

/s/ Patrick Thomas Keith VSB
Patrick Thomas Keith VSB 48446
Debtor's Attorney

/s/ Dawn Denise Greene
Dawn Denise Greene
Joint Debtor

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);**
Matrix of Parties Served with Plan

Certificate of Service

I certify that on July 29, 2014, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Patrick Thomas Keith VSB
Patrick Thomas Keith VSB 48446
Signature

P. O. Box 11588
Richmond, VA 23230-1588
Address

804-358-9900
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re JeRoyd Wiley Greene, III
Dawn Denise Greene

Debtor(s)

Case No. 14-33996-KRH
Chapter 13

SPECIAL NOTICE TO SECURED CREDITOR

To: National City Mortgage
Name of creditor

Primary Residence located at: 16112 Heathcliff Court, Moseley VA
Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☐ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☒ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. *You should read the attached plan carefully for the details of how your claim is treated.* The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due: No later than 7 days prior to 10/15/14
Date and time of confirmation hearing: 10/15/14 @ 9:10 A.M.
Place of confirmation hearing: 701 E. Broad St., Room 5000, Richmond, VA

JeRoyd Wiley Greene, III
Dawn Denise Greene
Name(s) of debtor(s)

By: /s/ Patrick Thomas Keith VSB
Patrick Thomas Keith VSB 48446
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Patrick Thomas Keith VSB 48446
Name of attorney for debtor(s)
P. O. Box 11588
Richmond, VA 23230-1588
Address of attorney [or pro se debtor]

Tel. # 804-358-9900
Fax # (804) 358-8704

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this July 29, 2014.

/s/ Patrick Thomas Keith VSB
Patrick Thomas Keith VSB 48446
Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re	<u>JeRoyd Wiley Greene, III</u> <u>Dawn Denise Greene</u>	Case No.	<u>14-33996-KRH</u>
	Debtor(s)	Chapter	<u>13</u>

SPECIAL NOTICE TO SECURED CREDITOR

To: Home: 5324 Virginia Beach Blvd; Virginia Beach, VA 23462
Name of creditor

Sofa and Kitchen Table

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☒ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
 - ☐ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.
2. *You should read the attached plan carefully for the details of how your claim is treated.* The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:	<u>No later than 7 days prior to 10/15/14</u>
Date and time of confirmation hearing:	<u>10/15/14 @ 9:10 A.M.</u>
Place of confirmation hearing:	<u>701 E. Broad St., Room 5000, Richmond, VA</u>

JeRoyd Wiley Greene, III
Dawn Denise Greene
Name(s) of debtor(s)

By: /s/ Patrick Thomas Keith VSB
Patrick Thomas Keith VSB 48446
Signature

- ☒ Debtor(s)' Attorney
☐ Pro se debtor

Patrick Thomas Keith VSB 48446
Name of attorney for debtor(s)
P. O. Box 11588
Richmond, VA 23230-1588
Address of attorney [or pro se debtor]

Tel. # 804-358-9900
Fax # (804) 358-8704

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this July 29, 2014.

/s/ Patrick Thomas Keith VSB
Patrick Thomas Keith VSB 48446
Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

Fill in this information to identify your case:

Debtor 1 JeRoyd Wiley Greene, III

Debtor 2 Dawn Denise Greene
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 14-33996-KRH
(If known)

Check if this is:

- ☐ An amended filing
- ☒ A supplement showing post-petition chapter 13 income as of the following date:

12/19/2013
MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
☐ Not employed

Attorney

Self Employed

How long employed there? 16 years

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Educational Enrichment

Self Employed

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>0.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>0.00</u>	\$ <u>0.00</u>

Debtor 1 **JeRoyd Wiley Greene, III**
Debtor 2 **Dawn Denise Greene**

Case number (if known) **14-33996-KRH**

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	\$ 0.00	\$ 0.00	4.
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	\$ 0.00	\$ 0.00	5a.
5b. Mandatory contributions for retirement plans	\$ 0.00	\$ 0.00	5b.
5c. Voluntary contributions for retirement plans	\$ 0.00	\$ 0.00	5c.
5d. Required repayments of retirement fund loans	\$ 0.00	\$ 0.00	5d.
5e. Insurance	\$ 0.00	\$ 0.00	5e.
5f. Domestic support obligations	\$ 0.00	\$ 0.00	5f.
5g. Union dues	\$ 0.00	\$ 0.00	5g.
5h. Other deductions. Specify:	\$ 0.00	\$ 0.00	5h.+
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	\$ 0.00	\$ 0.00	6.
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$ 0.00	\$ 0.00	7.
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ 6,677.00	\$ 615.00	8a.
8b. Interest and dividends	\$ 0.00	\$ 0.00	8b.
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ 0.00	\$ 760.00	8c.
8d. Unemployment compensation	\$ 0.00	\$ 0.00	8d.
8e. Social Security	\$ 0.00	\$ 0.00	8e.
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	\$ 0.00	\$ 0.00	8f.
8g. Pension or retirement income	\$ 0.00	\$ 0.00	8g.
8h. Other monthly income. Specify: Federal and State Tax Refunds Amortized	\$ 0.00	\$ 250.00	8h.+
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	\$ 6,677.00	\$ 1,625.00	9.
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ 6,677.00	\$ 1,625.00	10.
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	+\$ 0.00		11.
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	\$ 8,302.00		12.
			Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain:			

Fill in this information to identify your case:

Debtor 1 JeRoyd Wiley Greene, III

Debtor 2 Dawn Denise Greene
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 14-33996-KRH
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

3 years

☐ No

☒ Yes

Daughter

7 years

☐ No

☒ Yes

Daughter

18 years

☐ No

☒ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,021.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 150.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **JeRoyd Wiley Greene, III**
Debtor 2 **Dawn Denise Greene**

Case number (if known) **14-33996-KRH**

6. **Utilities:**

6a. Electricity, heat, natural gas	6a. \$	<u>285.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>120.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>310.00</u>
6d. Other. Specify: _____	6d. \$	<u>0.00</u>

7. **Food and housekeeping supplies**

7. \$ 845.00

8. **Childcare and children's education costs**

8. \$ 500.00

9. **Clothing, laundry, and dry cleaning**

9. \$ 145.00

10. **Personal care products and services**

10. \$ 100.00

11. **Medical and dental expenses**

11. \$ 20.00

12. **Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ 200.00

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ 0.00

14. **Charitable contributions and religious donations**

14. \$ 0.00

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ 65.00

15b. Health insurance 15b. \$ 816.00

15c. Vehicle insurance 15c. \$ 215.00

15d. Other insurance. Specify: _____ 15d. \$ 0.00

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: **Personal Property**

16. \$ 75.00

Specify: **Income Tax**

\$ 850.00

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1 17a. \$ 0.00

17b. Car payments for Vehicle 2 17b. \$ 0.00

17c. Other. Specify: _____ 17c. \$ 0.00

17d. Other. Specify: _____ 17d. \$ 0.00

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).**

18. \$ 0.00

19. **Other payments you make to support others who do not live with you.**

\$ 0.00

Specify: _____

19. \$ 0.00

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property 20a. \$ 0.00

20b. Real estate taxes 20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00

20e. Homeowner's association or condominium dues 20e. \$ 85.00

21. **Other:** Specify: _____

21. +\$ 0.00

22. **Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. \$ 6,802.00

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 8,302.00

23b. Copy your monthly expenses from line 22 above. 23b. -\$ 6,802.00

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ 1,500.00

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain: _____

Office of the US Trustee
701 E. Broad Street
Room 4304
Richmond, VA 23219

ADT Security
RE: Bankruptcy
PO Box 650485
Dallas, TX 75265

Affiliated Credit Service
Re: Target Stores
P.O. Box 7739
Rochester, MN 55903-7739

Alliance Receivables
4850 E. Street Road
Suite 300
Feasterville Trevose, PA 19053

AMCA
4 Westchester Plaza
Suite 110
Elmsford, NY 10523

American General Finance
Attn: Bankruptcy Department
14225 Midlothian Tpke
Midlothian, VA 23113-6525

American Home Mortgage Ser Inc.
P.O. Box 631730
Irving, TX 75063-1730

Apria Healthcare
RE: Bankruptcy
2600 Perimeter Pk Dr., Ste.100
Morrisville, NC 27560

Associated Creditors Exchange
Re: St. Francis Richmond
5151 N. Harlem Ave., Ste 201
Chicago, IL 60656

Associated Creditors Exchange
Re: St. Mary's Hospital
5151 N. Harlem Ave., Ste 201
Chicago, IL 60656

BACHOMELNS
450 Amercian Street
Simi Valley, CA 93062

Banfield The Pet Hospital
Re: Bankruptcy
12100 Innwood Rd
Dallas, TX 75244

Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Bank of America
PO Box 15027
Wilmington, DE 19850-5027

Bass & Associates
RE: HSBC
3936 E. Ft. Lowell Rd., #200
Tucson, AZ 85712

BB&T
Attn: Bankruptcy Dept
P.O. Box 1847
Wilson, NC 27894

Bierman, Geesing & Ward, LLC
RE: Bankruptcy
4520 East West Highway Ste 200
Bethesda, MD 20814

BNA Financial Bureau, Inc.
RE: St. Francis Medical Cente
8010 Safari Drive
Smyrna, TN 37167-6605

BNA Financial Bureau, Inc.
RE: St. Mary's Hospital
8010 Safari Drive
Smyrna, TN 37167-6605

BNA Financial Services, Inc.
RE:
8010 Safari Drive
Smyrna, TN 37167-6605

Bon Secours Richmond Health Sy
RE: Bankruptcy
P.O. Box 28538
Richmond, VA 23228

Bon Secours St. Francis
Attn: Bankruptcy
PO Box 28538
Richmond, VA 23228-8538

Bon Secours St. Mary's Hosp.
Attn: Bankruptcy Department
PO Box 28538
Richmond, VA 23228-8538

Brice, Vander Linden & Wernick
9441 LBJ Freeway Suite 350
Dallas, TX 75243

Capio Partners LLC
P.O. Box 1378
Sherman, TX 75091

Capital 1 Bank
PO Box 30285
Salt Lake City, UT 84130

Carole and Marcus Weinstein JC
5403 Monument Avenue
Richmond, VA 23226

CBCS
Re: Suntrust Bank
P.O. Box 69
Columbus, OH 43216-0069

Chase BP
225 Chastain Meadows Ct
Kennesaw, GA 30144

Chesterfield County
ATTN:Richard A. Cordle, Treas.
PO Box 26585
Richmond, VA 23285-0088

Citicard
PO Box 20483
Kansas City, MO 64195

City of Fairfax Fire Dept.
PO Box 34896
Alexandria, VA 22334

Collington Community Assoc.
10000 Collington
Midlothian, VA 23112

Columbia Gas
Attn: Bankruptcy
PO Box 742529
Cincinnati, OH 45274-2529

Commonwealth Lab Consultants
Attn: Bankruptcy Dept.
1401 Johnston Willis Dr
Richmond, VA 23235-4730

Commonwealth Oral and Facial
P.O.Box 71930
Richmond, VA 23255-1930

Commonwealth Radiology
Re: Bankruptcy
1508 Willow Lawn Dr, Ste 117
Richmond, VA 23230

Credit Adjustment Board
Re:
306 East Grace Street
Richmond, VA 23219

Credit Adjustment Board
8002 Discovery Drive
Suite 311
Henrico, VA 23229-8601

Credit One
PO BOX 625
Metairie, LA 70004

CVS
Attn: Bankruptcy Department
P.O. Box 1295
Woonsocket, RI 02895

Deer Run Animal Wellness
13821 Fribble Way
Midlothian, VA 23112

Dr. Richard Byrd
2929 Polo Parkway
Midlothian, VA 23113

Dr. Vaughan Lawn Care
9124 Clearbrook Court
Chesterfield, VA 23832

Drs. Wood & Lombardozzi
11601 Robious Road, Ste 130
Midlothian, VA 23113

Ducts Unlimited
5110 Byrdhill Road
Richmond, VA 23228

Elan Financial Services
Re: Bankruptcy
P.O. Box 6352
Fargo, ND 58125-6352

Emergency Phy Immediate Care C
Re: Bankruptcy
P.O. Box 11465
Richmond, VA 23230-1465

Eric A. Horwitz, PC
1919 Huguenot Road
Suite 201
Richmond, VA 23235

Focused Recovery Solutions
Re: Henrico Doctor's
9701 Metropolitan Ct, Suite B
Richmond, VA 23236-3662

FoxCreek Owner's Assn
5374 Twin Hickory Road
Re: Bankruptcy
Glen Allen, VA 23059

GEICO
One GEICO Blvd.
Fredericksburg, VA 22412-0001

Giant Food Stores
PO Box 55841
Boston, MA 02205-5841

Gilliam & Evans, PLC
Re: Richmond Center for Ferti
7821 Ironbridge Road
Richmond, VA 23237

Henrico Doctor's Hospital
Attn: Legal Dept.
P.O. Box 13620
Richmond, VA 23225

Homefurnishings
5324 Virginia Beach Blvd
Virginia Beach, VA 23462

Horizon Financial Management
8585 S. Broadway
Suite 880
Merrillville, IN 46410

HSBC/Best Buy
RE: Bankruptcy
PO Box 15521
Wilmington, DE 19850

Hunoval Law Firm, PLLC
Kyle Libby
501 Minuet Ln. #104A
Charlotte, NC 28217

IC Systems
444 Hwy 96 East
PO Box 64137
Saint Paul, MN 55164-0137

Inova Health System
2990 Telestar Court
Falls Church, VA 22042

Internal Revenue Service
400 N Eighth St Rm 898
P.O. Box 10025
Richmond, VA 23219

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
Proceedings & Insolvencies
P.O. Box 21126
Philadelphia, PA 19114-0326

Internal Revenue Service
400 N. 8th St., Box 76
Stop Room 898
Richmond, VA 23219

KidMed Southside PLC
5021 Craig Rath Blvd
Bldg IV
Midlothian, VA 23112

Labcorp
Re: Bankruptcy Dept.
PO Box 2240
Burlington, NC 27216

LCA Collections
Re: LabCorp
1250 Chapel Hill Road
Burlington, NC 27215

Limerick Lawn & Home Care
Po Box 4804
Midlothian, VA 23112

Minuteclinic Diagnostic of VA
P.O. Box 329
Woonsocket, RI 02895

Miramend Revenue Group
Re: Bon Secours Richmond Hlth
991 Oak Creek Drive
Lombard, IL 60148

National City Mortgage
Attn: Bankruptcy Department
3232 Newmark Drive
Miamisburg, OH 45342

NBGL Saks 5th Ave
Re: Bankruptcy
P.O. Box 10327
Jackson, MS 39289

Neb Express
Respiratory Specialist
Glen Allen, VA 23058

New Generations Federal Credit
Attn: Bankruptcy Dept.
1700 Robin Hood Road
Richmond, VA 23220

NVR Mortgage
Attn: Bankruptcy
P.O. Box 999
Pittsburgh, PA 15230

Ocwen Loan Servicing
att: Bankruptcy Dept
P.O. Box 24605
West Palm Beach, FL 33416

OrthoVirginia
P.O. Box 35725
Richmond, VA 23235-0725

Patient First
Attn: Patient Accounts
5000 Cox Road, Suite 100
Glen Allen, VA 23060

Pediatric Gastroenterology
Associat
7229 Forest Avenue, Ste. 110
Richmond, VA 23226

PNC Bank
Two PNC Plaza - 21st Floor
620 Liberty Avenue
Pittsburgh, PA 15222

PRA Receivables Management
PO Box 41067
Norfolk, VA 23541

QBE Insurance
88 Pine Street
16th Floor
New York, NY 10005

Quest Diagnostics, Inc.
Bankruptcy
3 Giralda Farms
Madison, NJ 07940

Richmond Center for Fertility
7603 Forest Ave, Ste 301
Henrico, VA 23229

Richmond Emergency Physicians
PO Box 79013
Baltimore, MD 21279-0013

Saxon Mortgage Services, Inc.
1270 Northland Drive, Ste 200
Mendota Heights, MN 55120

Schettine and Nguyen, PLC
10 S 23rd Street
Richmond, VA 23223-7814

Spinella, Owings & Shaia
Re: Bon Secours St. Francis Ho
8550 Mayland Drive
Richmond, VA 23294-4704

St. Francis Emergency Assoc.
PO Box 28538
Richmond, VA 23238

St. Mary's of Richmond Pro Fee
8585 S. Broadway
Suite 880
Merrillville, IN 46410

Suntrust Bank
RE: Bankruptcy
P.O. Box 791144
Baltimore, MD 21279-1144

Target
Bankruptcy Department
PO Box 1327
Minneapolis, MN 55440

Total Anesthesia, Inc.
1504 Santa Rosa Rd, #206
Richmond, VA 23229

Transworld Systems, Inc.
507 Prudential Road
RE: Total Anesthesia
Horsham, PA 19044

Transworld Systems, Inc.
507 Prudential Road
Horsham, PA 19044

Tuckahoe Orthopaedic
Re: Bankruptcy
P.O. Box 71690
Richmond, VA 23255

Ukrop's
Attn: Bankruptcy Dept.
2001 Maywill Street, Suite 100
Richmond, VA 23230

United Consumers, Inc.
Re: Commonwealth Radiology
P.O. Box 4466
Woodbridge, VA 22194

VACAP Fed Credit Union
Attn: K. Hughes
1700 Robin Hood Road
Richmond, VA 23220

Valentine & Kebartas
Re: ADT Security Services
P.O.Box 325
Lawrence, MA 01842-0625

VCS, Inc.
P.O. Box 2162
Hagerstown, MD 21742

Virginia Cardiovascular Care
14904 Jefferson Davis Hwy
Suite 406
Woodbridge, VA 22191-3908

Virginia Dept of Taxation
P.O. Box 2156
Richmond, VA 23218

Virginia Eye Institute
Attn: Bankruptcy Dept
400 Westhampton Station
Richmond, VA 23226

Virginia Green Lawn Care
PO Box 8623
Richmond, VA 23226

Washington Redskins Season Tic
PO Box 6838
Largo, MD 20792

West Asset Managment
RE: Apria Healthcare
2703 N. US Highway 75
Sherman, TX 75090

Winthrop University Hospital
Re: Bankruptcy
259 First Street
Mineola, NY 11501